# Case 18-15299-ref Doc 14 Filed 10/19/18 Entered 10/20/18 01:00:59 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Sherly Regis Debtor Case No. 18-15299-ref Chapter 13

#### **CERTIFICATE OF NOTICE**

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 19, 2018.
db
                +Sherly Regis,
                                211 Montrose Blvd.,
                                                        Reading, PA 19607-1021
                +WILLIAM MILLERR,
                                    Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
tr
                 Reading, PA 19606-2265
                +Bureau of Audit and Enforcement,
                                                    City of Allentown,
                                                                          435 Hamilton Street,
smg
                 Allentown, PA 18101-1603
smg
                City Treasurer, Eighth and Washington Streets, Reading, PA 19601
                +Dun & Bradstreet, INC,
                                          3501 Corporate Pkwy, P.O. Box 520,
                                                                                   Centre Valley, PA 18034-0520
smg
smg
                +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
                +Tax Claim Bureau, 633 Court Street, Second Floor,
                                                                          Reading, PA 19601-4300
smg
14179404
                Ability Recovery Servic, Wyoming, PA 18644
               Bayview Loan Servicing, LLC,
+Bayview Loan Servicing, LLC,
14213385
                                                P.O. Box 840,
                                                                 Buffalo, NY 14240-0840
                                                 c/o KML LAW GROUP, P.C.,
                                                                             701 Market St. Suite 5000,
14188314
                 Philadelphia, PA 19106-1541
Citibank, PO Box 6181, S
14179405
                +Citibank,
                                            Sioux Falls, SD 57117-6181
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                E-mail/Text: tobykmendelsohn@comcast.net Oct 18 2018 02:45:50
                                                                                     BRENNA HOPE MENDELSOHN,
                 Mendelsohn & Mendelsohn, PC, 637 Walnut Street,
                                                                       Reading, PA
                                                                                     19601
                E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:46:26
smg
                 Pennsylvania Department of Revenue,
                                                        Bankruptcy Division,
                                                                                P.O. Box 280946,
               Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 18 2018 02:46:50
                                                                                            U.S. Attorney Office,
smq
                 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 18 2018 02:46:34
ust.
                                                                                       United States Trustee,
                                                833 Chestnut Street, Suite 500, P.
8:00 I C Systems, PO Box 64378,
                 Office of the U.S. Trustee,
                                                                                      Philadelphia, PA 19107-4405
                +EDI: IIC9.COM Oct 18 2018 06:38:00
14179406
                                                       I C Systems,
                                                                                        Saint Paul, MN 55164-0378
14179407
                E-mail/Text: camanagement@mtb.com Oct 18 2018 02:46:08
                                                                              M & T Bank,
                                                                                            1 Fountain Plz,
                 Buffalo, NY 14203
14179408
                +EDI: MID8.COM Oct 18 2018 06:38:00
                                                         Midland Funding,
                                                                             2365 Northside Dr. Ste 30,
                 San Diego, CA 92108-2709
14179409
                +E-mail/Text: Bankruptcies@nragroup.com Oct 18 2018 02:47:23
                                                                                   National Recovery Agency,
                2491 Paxton Street, Harrisburg EDI: PRA.COM Oct 18 2018 06:38:00
                                       Harrisburg, PA 17111-1036
                                                        Portfolio Recovery Assoc., 120 Corporate Blvd.,
14179410
                Norfolk, VA 23502
EDI: PRA.COM Oct 18 2018 06:38:00
14213919
                                                        Portfolio Recovery Associates, LLC,
                                                                                                POB 41067.
                 Norfolk VA 23541
                                                         Synchrony Bank, c/o PRA Receivables Management, LLC,
14179961
                +EDI: RMSC.COM Oct 18 2018 06:38:00
                 PO Box 41021, Norfolk, VA 23541-1021
                                                                                                TOTAL: 11
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                     Interim Chapter 13 Trustee,
               +WILLIAM MILLER*R,
                                                                    2901 St. Lawrence Avenue, Suite 100,
atv*
                 Reading, PA 19606-2265
                                                                      NORFOLK VA 23541-1067
              ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067,
14179411*
                (address filed with court: Portfolio Recovery Assoc.,
                                                                           120 Corporate Blvd.,
                 Norfolk, VA 23502)
14179412*
               ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                       PO BOX 41067, NORFOLK VA 23541-1067
                (address filed with court: Portfolio Recovery Assoc.,
                                                                          120 Corporate Blvd.,
                 Norfolk, VA 23502)
                                                                                                TOTALS: 0, * 3, ## 0
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Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Oct 17, 2018

Form ID: 309I Total Noticed: 22

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

BRENNA HOPE MENDELSOHN on behalf of Debtor Sherly Regis tobykmendelsohn@comcast.n

BRENNA HOPE MENDELSOHN on behalf of Debtor Sherly Regis tobykmendelsohn@comcast.net
KEVIN G. MCDONALD on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,
ECF\_FRPA@Trustee13.com

TOTAL: 5

		Paye 3 01 4			
Information to identify the case:					
Debtor 1	Sherly Regis	Social Security number or ITIN xxx-xx-1524			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 8/9/18			
Case number: 18	3–15299–ref				

# Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Sherly Regis	
2.	All other names used in the last 8 years		
3.	Address	211 Montrose Blvd. Reading, PA 19607	
	B.1. 1. "	BRENNA HOPE MENDELSOHN	Contact phone 610-374-8088
4.	<b>Debtor's attorney</b> Name and address	Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Email: tobykmendelsohn@comcast.net
5.	Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610–779–1313
			Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office	400 Washington Street Suite 300 Reading, PA 19601	Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 10/17/18

For more information, see page 2

Debtor Sherly Regis Case number 18–15299–ref

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint	November 13, 2018 at 02:00 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/12/19	
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/18/18	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/5/19	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/20/18 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		